

# Claims

- [c1] We claim:
1. An insurance method comprising:  
receiving benefits from an owner or insured's existing insurance policy;  
charging an owner or insured a premium for a new insurance policy;  
calculating said premium based on AHL factors with a data processing apparatus; and  
transferring at least a portion of said benefits from said owner or insured's existing insurance policy to an entity.
  - [c2] 2. The method in claim 1, further comprising calculating said premium based on QC factors.
  - [c3] 3. The method of claim 1, wherein said entity is a beneficiary.
  - [c4] 4. The method of claim 1, wherein said entity is a new insurance carrier.
  - [c5] 5. The method of claim 1, wherein said premium is lowered in proportion to the lower said insured's health.
  - [c6] 6. The method of claim 4, wherein said new insurance

company reduces reserves needed for claims.

- [c7] 7.The method of claim 4, wherein said new insurance company does not require reinsurance.
- [c8] 8.The method of claim 1, wherein said owner or insured is guaranteed a certain level of income.
- [c9] 9.The method of claim 1, wherein said owner or insured is not taxed on distributions from said new insurance policy.
- [c10] 10.An insurance method, comprising:  
reviewing an owner or insured's insurance policy holdings;  
reapportioning said owner or insured's insurance policy holdings per AHL factors with a data processing apparatus; and  
providing said owner or insured a contract so that if said owner or insured pays a newly calculated premium, then said owner or insured's contract will remain in force.
- [c11] 11.The insurance method of claim 10, further comprising reapportioning said owner or insured's insurance policy holdings per QC factors.
- [c12] 12.The insurance method of claim 10, wherein said reviewing occurs when no great life change has occurred.

- [c13] 13.The insurance method of claim 10, wherein said reapportioning occurs to achieve optimal insurance coverage based upon AHL factors.
- [c14] 14.The insurance method of claim 1, wherein a death benefit is reduced.
- [c15] 15.The insurance method of claim 10, wherein a death benefit is reduced.
- [c16] 16.The method of claim 10, further comprising sharing the benefits of said owner or insured's insurance policy in return for providing said owner or insured said guarantee.
- [c17] 17.An insurance method, comprising:
  - reviewing an insured's AHL factors with a data processing apparatus;
  - offering a contract to the insured which only pays out a benefit if the insured lives longer than an agreed upon period of time.